

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of Arizona

Case number (if known): \_\_\_\_\_

Chapter you are filing under:

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Joseph

First name

Carl

Middle name

Mulac

Last name

III

Suffix (Sr., Jr., II, III)

Mary Ellen

First name

Middle name

Mulac

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 9 4 8 2

OR

9 xx - xx -

xxx - xx - 9 2 2 1

OR

9 xx - xx -

**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and doing business as names

☒ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

☒ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

**5. Where you live**

4800 N 68th St

Number Street

#371

Scottsdale

AZ

85251

City

State

ZIP Code

Maricopa County

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City

State

ZIP Code

**If Debtor 2 lives at a different address:**

Number Street

City

State

ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City

State

ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

**8. How you will pay the fee**

☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

☒ No

☐ Yes.

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

☒ No

☐ Yes.

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_

District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_

**11. Do you rent your residence?**

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

☒ No

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only In a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Certificate Number: 17572-AZ-CC-034247897



17572-AZ-CC-034247897

## CERTIFICATE OF COUNSELING

I CERTIFY that on March 17, 2020, at 8:02 o'clock PM PDT, Joseph C Mulac received from Dollar Learning Foundation, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 17, 2020 By: /s/Hector Colon

Name: Hector Colon

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

Certificate Number: 17572-AZ-CC-034246999



17572-AZ-CC-034246999

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on March 17, 2020, at 4:49 o'clock PM PDT, Mary Ellen Mulac received from Dollar Learning Foundation, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 17, 2020 By: /s/Hector Colon

Name: Hector Colon

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

**Part 6: Answer These Questions for Reporting Purposes**

**16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☒ No. Go to line 16b.  
☐ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☒ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.

**17. Are you filing under Chapter 7?**

☐ No. I am not filing under Chapter 7. Go to line 18.

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  
☐ No  
☒ Yes

**18. How many creditors do you estimate that you owe?**

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99           | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199         | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999         |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input checked="" type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million           | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million          | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million         | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> \$0-\$50,000          | <input type="checkbox"/> \$1,000,001-\$10 million             | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input checked="" type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million           | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million          | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1541, 1519, and 3571.

☒ /s/ Joseph Carl Mulac III

Signature of Debtor 1

Executed on 4/22/20  
MM / DD / YYYY

Email address \_\_\_\_\_

☒ /s/ Mary Ellen Mulac

Signature of Debtor 2

Executed on 4-22-20  
MM / DD / YYYY


Email address \_\_\_\_\_



**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

☒ /s/ Edwin Stanley   
Signature of Attorney for Debtor

Date 04/22/2020  
MM / DD / YYYY

Edwin Stanley

Printed name

Simbro and Stanley PLC

Firm name

8767 E Via de Commercio

Number Street

Ste 103

Scottsdale

AZ

85258

City

State

ZIP Code

Contact phone 480-222-4055

Email address bstanley@simbroandstanley.com

011730

AZ

Bar number

State

Fill in this information to identify your case:

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name  
Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: District of Arizona  
Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ 3,720,000.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ 246,570.00
- 1c. Copy line 63, Total of all property on *Schedule A/B* ..... **\$ 3,966,570.00**

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ 5,044,876.19
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ 0.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ 13,627,755.14
- Your total liabilities** **\$ 18,672,631.33**

#### Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 1,466.67
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 31,211.62

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name  
Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: District of Arizona  
Case number \_\_\_\_\_

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1. 7411 E Jackrabbit Rd  
Street address, if available, or other description

Scottsdale AZ 85250  
City State ZIP Code

Maricopa County  
County

What is the property? Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? \$ 3,500,000.00 Current value of the portion you own? \$ 3,500,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
Joint tenant

☒ Check if this is community property

If you own or have more than one, list here:

1.2. 2500 Waterford Dr  
Street address, if available, or other description

Ste 206

Frederick MD 21701  
City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☒ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? \$ 220,000.00 Current value of the portion you own? \$ 220,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint tenant

☒ Check if this is community property (see instructions)

1. \_\_\_\_\_

Street address, if available, or other description

City State ZIP Code

County

**What is the property?** Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. .... →

\$ 3,720,000.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: Mercedes

Model: G63

Year: 2015

Approximate mileage: 33000

Other information:

Condition: Very Good

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ 75,000.00 \$ 75,000.00

If you own or have more than one, describe here:

3.2. Make: BMW

Model: X3

Year: 2013

Approximate mileage: 69000

Other information:

Condition: Good

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ 8,000.00 \$ 8,000.00

3.3.

Make: JeepModel: WranglerYear: 2016

Approximate mileage: \_\_\_\_\_

Other information:

Condition: Very Good

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$55,000.00 \$55,000.00

3.4.

Make: AudiModel: Quattro SedanYear: 2006Approximate mileage: 94000

Other information:

Condition: Fair

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$6,900.00 \$6,900.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

4.1.

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2.

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here .....

\$144,900.00

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

See attached Schedule A-6 - Non-Exempt, See attached Schedule A-7 - Non-Exempt, See attached Schedule A-7 - Exempt, See attached Schedule A-6 - Exempt, Whytner Humidor, American Security Gun Safe

\$ 51,400.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No☐ Yes. Describe.....

\$ 0.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

See attached Schedule A-8

\$ 21,000.00

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

Custom pool table, Lamar universal gym, Spin Bike

\$ 3,600.00

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☒ Yes. Describe.....

Daniel Defense AR15, Smith and Wesson 9mm 1911, Black Aces 12 gauge shotgun, AAC AR15 300 BLK Class 3 Tax Stamp, SIG Sauer 9 mm MPX

\$ 3,400.00

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

Women's shoes, clothing, and purses, including Louis Vuitton purse, Gucci purse, Men's shoes, clothing, and luggage, including brown leather jacket, gray flannel overcoat, grey flannel bomber jacket, Gucci black leather bomber jacket, Louis Vuitton shoes, Louis Vuitton duffel &amp; messenger bag

\$ 5,400.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe.....

See attached Schedule A-12, Women's Shinola Watch, Women's One Carat Diamond Wedding Ring, Men's Garmond Watch, Men's Wedding Bank

\$ 13,850.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....

\$ 0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....

\$ 0.00

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$ 98,650.00

**SCHEDULE A-6 – Non-Exempt**

**Household Furniture & Furnishings**

Marge Carson dining room table, 10 chairs, 2 China hutches

Age: 15 years

Value: \$8,000

Custom Sectional

Age: 3 years

Value: \$3,000

Kitchen table

Age: 15 years

Value: \$400

Century bedroom set – head & footboard, armoire

Age: 20 years

Value: \$3,000

Crate & Barrel twin bedroom set – headboard, armoire, and night stand

Age: 15 years

Value: \$350

Thomasville coffee table and end table

Age: Unknown

Value: \$500

Stanley queen bedroom set – headboard and 2 night stands

Age: Unknown

Value: \$400

Custom sofa table (1)

Age: 15 years

Value: \$1,000

Office furniture – leather chair and printer table

Age: 25 years

Value: \$500

Bar stools (7)

Age: 15 years

Value: \$50/each = \$350



Fabric & leather seats (2)  
Age: 15 years  
Value: \$300/each = \$600

Custom buffet table  
Age: 15 years  
Value: \$400

Sofa table  
Age: Unknown  
Value: \$150

Custom living room chairs (2)  
Age: 15 years  
Value \$300/each = \$600

Chair with ottoman  
Age: 15 years  
Value: \$300

Robb & Stucky extra large entertainment center  
Age: 15 years  
Value: \$5,000

Council desk  
Age: 15 years  
Value: \$5,000

Outside patio table and chairs – Glass & Bamboo  
Age: 15 years  
Value: \$700

Large outside chairs with ottomans (3)  
Age: Unknown  
Value: \$300/each = \$900

Large lounge chair  
Age: 15  
Value: \$200

Desk  
Age: Unknown  
Value: \$200

Patio Chairs – Wrought Iron  
Value: \$200/each = \$400

Stone tables (outdoor) (4)  
Value: \$100/each = \$400

Outdoor sofa with extensive sun damage  
Value: \$100

Coffee Table (outdoor)  
Value: \$50

Bar stools (4)  
Value: \$100/each = \$400

#### Appliances

Sub-Zero built-in refrigerator/freezer (2)  
Age: 15 years  
Value: \$1,500 + \$500 = \$2,000

Viking double oven  
Age: 15 years  
Value: \$200

Kitchen Aide double oven  
Age: 15 years  
Value: \$200

Kitchen Aide built-in microwaves (2)  
Age: 15 years  
Value: \$50/each = \$100

Kitchen Aide Dishwashers  
Age: 15 years  
Value: \$100/each = \$200

Marvel Mini-Refrigerators (4)  
Age: 15 years  
Value: \$100/each = \$400

Scotsman Icemaker  
Age: 3 years  
Value: \$400

Kitchen Aide Mini-Refrigerators  
Age: 3 years  
Value: \$500/each = \$1,500

Wrought Iron Bistro Table & Chairs

Age: 15 years

Value: \$150

Oversized Chairs w/ Ottomans (2)

Age: 15 years

Value: \$300/each = \$600

**APPROXIMATE TOTAL VALUE: \$32,650.00**

*\*Values are based on Debtors' best estimates and the items have not been appraised*

**SCHEDULE A-6 – Exempt**

**Household Furniture & Furnishings**

Kitchen chairs (6)

Age: 15 years

Value: \$50/each = \$300

Century bedroom night stands (2)

Age: 20 years

Value: \$100/each = \$200

Crate & Barrel twin bedroom set – headboard, armoire, and night stand

Age: 15 years

Value: \$350

Custom couch

Age: 15 years

Value: \$300

Custom sofa table

Age: 15 years

Value: \$1,000

Leather desk chair

Age: 3 years

Value: \$300

Fabric & leather seats (2)

Age: 15 years

Value: \$300/each = \$600

Ladlow buffet table

Age: 20 years

Value: \$300

End table

Age: unknown

Value: \$50

Leather Chairs w/ Ottoman (2)

Age: Unknown

Value: \$500/each = \$1,000

Century Dresser

Age: 20 years

Value: \$500

IKEA Queen Bedroom Set (headboard and 2 night stands)

Age: 15 years

Value: \$300

Armoire

Age: 15 years

Value: \$300

Small dinette table and 4 chairs

Age: 15 years

Value: \$150

Small end tables (outdoor) (2)

Value: \$25/each = \$50

Patio table and chairs

Value: \$400.00

Lounge chairs (outdoor) (2)

Value: \$100/each = \$200

General household items (dishes, utensils, food, general household items)

Value: Unknown

**APPROXIMATE TOTAL VALUE: \$6,300.00**

*\*Values are based on Debtors' best estimates and the items have not been appraised*

**SCHEDULE A-7 – Non-Exempt**

**Electronics**

45" LG Television

Age: 15 years

Value: \$100

Christie projector

Age: 15 years

Value: \$200

Denon DVD/Stereo

Ave: 15 years

Value: \$100

27" LG Television

Age: 7 years

Value: \$100

22" Vizio Television

Age: 10 years

Value \$50

LG Televisions (outdoor) (7)

Age: 15 years

Value: \$50/each = \$350

Motiva built-in electronic equipment

Age: 15 years

Value: \$200

JBL Speakers (3)

Age: 15 years

Value: \$50/each = \$150

Sub-Woofer Speakers (2)

Age: 15 years (one is broken)

Value: \$50/each = \$100

**Total Approximate Value: \$9,450.00**

*\*Values are based on Debtors' best estimates and the items have not been appraised*

**SCHEDULE A-7 – Exempt**

**Electronics**

Sony Smart TVs (2)

Age: 5 years

Value: \$500/each = \$1,000

Samsung Smart TV

Age: 8 years

Value: \$200

**Total Approximate Value:                      \$1,200.00**

*\*Values are based on Debtors' best estimates and the items have not been appraised*

## SCHEDULE A-8

### Collectibles of Value

Richard MacDonald Sculpture

Age: 15 years

Value: \$8,000

Irene Borg Oil Painting

Age: 15 years

Value: \$2,000

Irene Borg Oil Painting

Age: Unknown

Value: \$2,000

Keyhani Oil Painting

Age: Unknown

Value: \$5,000

Stephan Shortridge Oil Painting

Age: Unknown

Value: \$3,000

Oil Painting by Unknown Artist

Age: 20 years

Value: \$1,000

Lance Outdoor Statutes Patina/Bronze (4)

Age: Unknown

Value: Unknown

**Total Approximate Value:      \$21,000**

*\*Values are based on Debtors' best estimates and the items have not been appraised*



**SCHEDULE A-12**

**Jewelry**

Michele Watch

Age: 25 years

Value: \$500

Michele Two-Tone Watch Band

Age: 25 years

Value: \$150

Tiffany Cross Necklace

Age: 25 years

Value: \$500

David Yurman Moonstone Ring

Age: 15 years

Value: \$300

Marco Bicego Ring

Age: 8 years

Value: \$1,500

Ippolita Gold Necklace

Age: 4 years

Value: \$1,000

Men's David Yurman Bracelets (2)

Age: Unknown

Value: \$200/each = \$400

Louis Vuitton Bracelet

Age: Unknown

Value: \$100

Marco Bicego Gold Bracelet

Age: 7 years

Value: \$600

Marco Bicego Hugging Bracelet w/Diamonds

Age: Unknown

Value: \$1,000

Gold Diamond Hoop Earrings

Age: 7 years

Value: \$1,000

David Yurman Bracelet (Black Onyx & Diamonds)

David Yurman Bracelet (Black Onyx)

Age: 15 years

Value: \$150

David Yurman Bracelet (Cable & Diamonds)

Age: 15 years

Value: \$200

White Gold Necklace with Small Diamonds

Age: Unknown

Value: \$300

Men's Panerai Watch

Age: Unknown

Value: \$1,500

Men's David Yurman Bracelets (4)

Age: Unknown

Value: \$100/each = \$400

Men's Louis Vuitton black & Silver Bracelet

Age: Unknown

Value: \$100

Men's Louis Vuitton "Lock" Chain Necklace

Age: Unknown

Value: \$100

Men's David Yurman Black Onyx Cuff Links

Age: Unknown

Value: \$100

Men's David Yurman Chain & Cross

Age: Unknown

Value: \$100

Men's Chain and Black Onyx Cross

Age: Unknown

Value: \$100

**Total Approximate Value: \$10,500**

*\*Values are based on Debtors' best estimates and the items have not been appraised*

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes

Cash: ..... \$ .....

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes

Institution name:

17.1. Checking account:	<u>Bank of America</u>	\$ <u>475.00</u>
17.2. Checking account:	<u>Mutual of Omaha</u>	\$ <u>0.00</u>
17.3. Savings account:	_____	\$ _____
17.4. Savings account:	_____	\$ _____
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	<u>Mutual of Omaha</u>	\$ <u>0.00</u>
17.7. Other financial account:	<u>Bank of America</u>	\$ <u>325.00</u>
17.8. Other financial account:	<u>E Trade</u>	\$ <u>0.00</u>
17.9. Other financial account:	<u>Wells Fargo Bank</u>	\$ <u>220.00</u>

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes

Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them. ....

Name of entity:

% of ownership:

_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific  
information about  
them. ....

Issuer name:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each  
account separately. Institution name:  
Type of account:

401(k) or similar plan: \$ \_\_\_\_\_

Pension plan: \$ \_\_\_\_\_

IRA: \$ \_\_\_\_\_

Retirement account: \$ \_\_\_\_\_

Keogh: \$ \_\_\_\_\_

Additional account: \$ \_\_\_\_\_

Additional account: \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☒ Yes..... Institution name or individual:

Electric: \$ \_\_\_\_\_

Gas: \$ \_\_\_\_\_

Heating oil: \$ \_\_\_\_\_

Rental unit: Security Deposit for Condominium \$ 2,000.00

Prepaid rent: \$ \_\_\_\_\_

Telephone: \$ \_\_\_\_\_

Water: \$ \_\_\_\_\_

Rented furniture: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them. ...

\$ 0.00

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them. ...

\$ 0.00

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No☐ Yes. Give specific information about them. ...

\$ 0.00

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal: \$ 0.00

State: \$ 0.00

Local: \$ 0.00

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No☐ Yes. Give specific information. ....

Alimony: \$ 0.00

Maintenance: \$ 0.00

Support: \$ 0.00

Divorce settlement: \$ 0.00

Property settlement: \$ 0.00

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No☐ Yes. Give specific information. ....

\$ 0.00

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$

\$

\$

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim. ....

Claim against AV Homes Inc.

\$ Unknown

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
☒ No

☐ Yes. Describe each claim. ....

\$ 0.00

**35. Any financial assets you did not already list**
☒ No

☐ Yes. Give specific information. ....

\$ 0.00

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**

\$ 3,020.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**
☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**
☐ No

☐ Yes. Describe .....

\$

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe .....

\$

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☐ No☐ Yes. Describe .....

\$

**41. Inventory**☐ No☐ Yes. Describe .....

\$

**42. Interests in partnerships or joint ventures**☐ No☐ Yes. Describe ..... Name of entity:

% of ownership:

%

\$

%

\$

%

\$

**43. Customer lists, mailing lists, or other compilations**☐ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe.....

\$

**44. Any business-related property you did not already list**☐ No☐ Yes. Give specific information .....

\$

\$

\$

\$

\$

\$

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .....

\$ 0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

☐ No☐ Yes.....

\$

**48. Crops—either growing or harvested**

- ☐ No
- ☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☐ No
- ☐ Yes. ....

\$ \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

- ☐ No
- ☐ Yes. ....

\$ \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

- ☐ No
- ☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....**

\$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information. ....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$ 0.00

**Part 8: List the Totals of Each Part of this Form****55. Part 1: Total real estate, line 2.....** → \$ 3,720,000.00**56. Part 2: Total vehicles, line 5** \$ 144,900.00**57. Part 3: Total personal and household items, line 15** \$ 98,650.00**58. Part 4: Total financial assets, line 36** \$ 3,020.00**59. Part 5: Total business-related property, line 45** \$ 0.00**60. Part 6: Total farm- and fishing-related property, line 52** \$ 0.00**61. Part 7: Total other property not listed, line 54** + \$ 0.00**62. Total personal property. Add lines 56 through 61.....** \$ 246,570.00 Copy personal property total → + \$ 246,570.00**63. Total of all property on Schedule A/B. Add line 55 + line 62.....** \$ 3,966,570.00



Debtor 1

Joseph Carl Mulac III & Mary Ellen Mulac  
First Name Middle Name Last Name

Case number (if known)

**Continuation Sheet for Official Form 106A/B**

**17) Deposits of money**

<b>Wells Fargo Bank</b>	<b>\$0.00</b>
<b>Bank of America - Keep the Change</b>	<b>\$0.00</b>

**Fill in this information to identify your case:**

Debtor 1	Joseph Carl Mulac III		
	First Name	Middle Name	Last Name
Debtor 2	Mary Ellen Mulac		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Arizona			
Case number (If known)			

☐ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: 7411 E Jackrabbit Rd	\$ 3,500,000.00	<input checked="" type="checkbox"/> \$ 150,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1101 (A)
Line from <i>Schedule A/B</i> : 1.1 Brief description: 2013 BMW X3	\$ 8,000.00	<input checked="" type="checkbox"/> \$ 6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (8)
Line from <i>Schedule A/B</i> : 3.2 Brief description: 2006 Audi Quattro Sedan	\$ 6,900.00	<input checked="" type="checkbox"/> \$ 6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (8)
Line from <i>Schedule A/B</i> : 3.4			

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Household goods - See attached Schedule A-7 - Exempt			Ariz. Rev. Stat. § 33-1123
Brief description: Household goods - See attached Schedule A-7 - Exempt	\$1,200.00	<input checked="" type="checkbox"/> \$ 1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 6			
Brief description: Household goods - See attached Schedule A-6 - Exempt	\$6,300.00	<input checked="" type="checkbox"/> \$ 6,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1123
Line from Schedule A/B: 6			
Brief description: Sports and hobby equipment - Spin Bike	\$100.00	<input checked="" type="checkbox"/> \$ 100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (7)
Line from Schedule A/B: 9			
Brief description: Firearms - Daniel Defense AR15	\$1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (10)
Line from Schedule A/B: 10			
Brief description: Firearms - Smith and Wesson 9mm 1911	\$300.00	<input checked="" type="checkbox"/> \$ 300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (10)
Line from Schedule A/B: 10			
Brief description: Firearms - Black Aces 12 gauge shotgun	\$400.00	<input checked="" type="checkbox"/> \$ 400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (10)
Line from Schedule A/B: 10			
Brief description: Firearms - AAC AR15 300 BLK Class 3 Tax Stamp	\$1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (10)
Line from Schedule A/B: 10			
Brief description: Firearms - SIG Sauer 9 mm MPX	\$700.00	<input checked="" type="checkbox"/> \$ 700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (10)
Line from Schedule A/B: 10			
Brief description: Clothing - Women's shoes, clothing, and purses, including Louis Vuitton purse, Gucci purse	\$1,000.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (1)
Line from Schedule A/B: 11			
Brief description: Clothing - Men's shoes, clothing, and luggage, including brown leather jacket, gray flannel overcoat, gray flannel bomber jacket, Gucci black leather bomber jacket, Louis Vuitton shoes, Louis Vuitton duffel & messenger bag	\$4,400.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (1)
Line from Schedule A/B: 11			
Brief description: Jewelry - Women's Shinola Watch	\$100.00	<input checked="" type="checkbox"/> \$ 100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (6)
Line from Schedule A/B: 12			
Brief description: Jewelry - Women's One Carat Diamond Wedding Ring	\$2,000.00	<input checked="" type="checkbox"/> \$ 2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (4)
Line from Schedule A/B: 12			

Debtor

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Jewelry - Men's Garmond Watch Brief description: Line from Schedule A/B: 12	\$250.00	<input checked="" type="checkbox"/> \$ 250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (6)
Jewelry - Men's Wedding Bank Brief description: Line from Schedule A/B: 12	\$1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125 (4)
Bank of America (Checking) Brief description: Line from Schedule A/B: 17.1	\$475.00	<input checked="" type="checkbox"/> \$ 475.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1126 (A)(9)
Wells Fargo Bank (Checking) Brief description: Line from Schedule A/B: 17.9	\$220.00	<input checked="" type="checkbox"/> \$ 125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1126 (A)(9)
Security Deposit for Condominium (Security Deposits) Brief description: Line from Schedule A/B: 22	\$2,000.00	<input checked="" type="checkbox"/> \$ 2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1126 (C), § 33-1321 (A)
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
 Brief description: Line from Schedule A/B:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

**Fill in this information to identify your case:**

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--

**2.1** Cash Time Title Loans

**Describe the property that secures the claim:**

\$ 74,653.00

\$ 75,000.00

\$ 0.00

Creditor's Name  
15836 N Cave Creek Rd  
Number Street

2015 Mercedes G63 - \$75,000.00

Phoenix AZ 85032  
City State ZIP Code

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.2** Cash Time Title Loans

**Describe the property that secures the claim:**

\$ 50,000.00

\$ 55,000.00

\$ 0.00

Creditor's Name  
15836 N Cave Cree Rd  
Number Street

2016 Jeep Wrangler - \$55,000.00

Phoenix AZ 85032  
City State ZIP Code

**of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**Add the dollar value of your entries in Column A on this page. Write that number here:**

\$ 124,653.00

**Part 1:****Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

**Column A**

**Amount of claim**  
Do not deduct the value of collateral.

**Column B**

**Value of collateral that supports this claim**

**Column C**

**Unsecured portion**  
If any

**2.3** Mr. Cooper

**Describe the property that secures the claim:** \$ 189,000.00 \$ 220,000.00 \$ 0.00

Creditor's Name

PO Box 60516

Number Street

2500 Waterford Dr Ste 206, Frederick, MD 21701 - \$220,000.00

City of Industry CA 91716-051

City State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Date debt was incurred

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 0172

**2.4** Robert J. Wade and Kathleen R. Wade

**Describe the property that secures the claim:** \$ 975,000.00 \$ 3,500,000.00 \$ 975,000.00

Creditor's Name

The Wade Revocable Trust

Number Street

5320 E Saguaro Place

Paradise Valley AZ 85253

City State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Date debt was incurred

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number

**2.5** Wells Fargo

**Describe the property that secures the claim:** \$ 3,013,880.00 \$ 3,500,000.00 \$ 0.00

Creditor's Name

PO Box 14591

Number Street

Des Moines IA 50306-351

City State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Date debt was incurred 2005

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 0065080871

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 4,177,880.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$

**Part 1: Additional Page**  
**After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.**

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

**2.6** Wells Fargo Describe the property that secures the claim: \$ 742,343.19 \$ 3,500,000.00 \$ 256,223.19

Creditor's Name

MAC B6955-01B

Number Street

PO Box 31557

Billings MT 59107

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a  
community debt

Date debt was incurred

7411 E Jackrabbit Rd, Scottsdale, AZ 85250 - \$3,500,000.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured  
car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 1998

Describe the property that secures the claim: \$ \$ \$

Creditor's Name

Number Street

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a  
community debt

Date debt was incurred

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured  
car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number

Describe the property that secures the claim: \$ \$ \$

Creditor's Name

Number Street

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a  
community debt

Date debt was incurred

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured  
car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 742,343.19

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$ 5,044,876.19

Fill in this information to identify your case:

Debtor 1	Joseph Carl Mulac III		
	First Name	Middle Name	Last Name
Debtor 2	Mary Ellen Mulac		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Arizona			
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1

Priority Creditor's Name		
Number	Street	
City	State	ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify

2.2

Priority Creditor's Name		
Number	Street	
City	State	ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify



**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

American Express

Total claim

4.1

Nonpriority Creditor's Name

PO Box 297879

Number Street

Ft. Lauderdale

FL

33329-7879

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number 0000

\$ 5,500.00

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Credit Card Debt

4.2

American Express

Nonpriority Creditor's Name

1801 NW 66th Ave

Number Street

Ste 103A

Fort Lauderdale

FL

33313

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number 5002

\$ 1,950.19

When was the debt incurred?

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Credit Card Debt

4.3

APS

Nonpriority Creditor's Name

MS3200

Number Street

PO Box 53933

Phoenix

AZ

85072-3933

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number 1000

\$889.15

When was the debt incurred? 03/31/2020

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Utility Services

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

<b>4.4</b>	Banana Republic	<b>Last 4 digits of account number</b> 5165	<b>Total claim</b> \$ 84.33
Nonpriority Creditor's Name Synchrony Bank		<b>When was the debt incurred?</b> _____	
Number _____ Street _____ PO Box 530942			
Atlanta GA 30353-9042			
City State ZIP Code			
<b>Who incurred the debt?</b> Check one.		<b>As of the date you file, the claim is:</b> Check all that apply.	
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Unliquidated	
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another		<b>Type of NONPRIORITY unsecured claim:</b>	
<input type="checkbox"/> Check if this claim is for a community debt		<input type="checkbox"/> Student loans	
<b>Is the claim subject to offset?</b>		<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No		<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> Other. Specify Credit Card Debt	

<b>4.5</b>	Bank of America	<b>Last 4 digits of account number</b> 5843	<b>Total claim</b> \$ 18,776.92
Nonpriority Creditor's Name PO Box 982234		<b>When was the debt incurred?</b> _____	
Number _____ Street _____			
El Paso TX 79998-2234			
City State ZIP Code			
<b>Who incurred the debt?</b> Check one.		<b>As of the date you file, the claim is:</b> Check all that apply.	
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Unliquidated	
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another		<b>Type of NONPRIORITY unsecured claim:</b>	
<input type="checkbox"/> Check if this claim is for a community debt		<input type="checkbox"/> Student loans	
<b>Is the claim subject to offset?</b>		<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No		<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> Other. Specify Credit Card Debt	

<b>4.6</b>	Chase	<b>Last 4 digits of account number</b> 4679	<b>Total claim</b> \$ 5,300.00
Nonpriority Creditor's Name PO Box 6294		<b>When was the debt incurred?</b> _____	
Number _____ Street _____			
Carol Stream IL 60197-6294			
City State ZIP Code			
<b>Who incurred the debt?</b> Check one.		<b>As of the date you file, the claim is:</b> Check all that apply.	
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Unliquidated	
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another		<b>Type of NONPRIORITY unsecured claim:</b>	
<input type="checkbox"/> Check if this claim is for a community debt		<input type="checkbox"/> Student loans	
<b>Is the claim subject to offset?</b>		<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<input checked="" type="checkbox"/> No		<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> Other. Specify Credit Card Debt	

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

<b>4.7</b>	Chase	Last 4 digits of account number 5129	Total claim \$ 10,300.00
Nonpriority Creditor's Name		When was the debt incurred? _____	
PO Box 15123			
Number Street			
Wilmington DE 19850-5123		As of the date you file, the claim is: Check all that apply.	
City State ZIP Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Who incurred the debt? Check one.		Type of NONPRIORITY unsecured claim:	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

<b>4.8</b>	CSL Riverbend, LLC	Last 4 digits of account number	\$ 1,225,000.00
Nonpriority Creditor's Name		When was the debt incurred? _____	
c/o Fennemore Craig			
Number Street			
2394 E Camelback Rd Ste 600		As of the date you file, the claim is: Check all that apply.	
Phoenix AZ 85016-3429		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	
City State ZIP Code		Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Judgment Liens	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

<b>4.9</b>	Darren Sutton & Dean Harrell	Last 4 digits of account number	\$ 3,444,094.00
Nonpriority Creditor's Name		When was the debt incurred? _____	
Kahuna Group			
Number Street			
5615 Potter Rd		As of the date you file, the claim is: Check all that apply.	
Matthews NC 28104		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
City State ZIP Code		Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.		<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
<b>4.10</b>	<b>Dillards</b>	<b>Last 4 digits of account number 9516</b>	<b>\$ 1,300.00</b>
Nonpriority Creditor's Name <u>Wells Fargo</u>			
Number <u>          </u> Street <u>          </u> <u>PO Box 51193</u>			
City <u>Los Angeles</u> State <u>CA</u> ZIP Code <u>90051-5493</u>			
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> _____			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card Debt</u>			
<b>4.11</b>	<b>Edward J. Novak Jr. &amp; Jodee L. Novak</b>	<b>Last 4 digits of account number</b>	<b>\$ 160,000.00</b>
Nonpriority Creditor's Name <u>46 Wellington Court</u>			
Number <u>          </u> Street <u>          </u>			
City <u>Yorktown Heights</u> State <u>NY</u> ZIP Code <u>10598</u>			
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> <u>9/06/2017</u>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Monies Loaned / Advanced</u>			
<b>4.12</b>	<b>Epcor Water</b>	<b>Last 4 digits of account number 4456</b>	<b>\$333.06</b>
Nonpriority Creditor's Name <u>15626 N Del Webb Blvd</u>			
Number <u>          </u> Street <u>          </u>			
City <u>Sun City</u> State <u>AZ</u> ZIP Code <u>85351-1602</u>			
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> <u>03/31/2020</u>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Utility Services</u>			

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.13	<b>Greenspoon Marder</b> Nonpriority Creditor's Name Attn: Sharon Urias, Esq. Number Street 8585 E Hartford Dr #700 Scottsdale AZ 85255 City State ZIP Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number When was the debt incurred? <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Attorneys' Fees \$ 10,000.00	
4.14	<b>J Crew</b> Nonpriority Creditor's Name PO Box 659704 Number Street San Antonio TX 78265-9704 City State ZIP Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number 3413 When was the debt incurred? <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt \$ 494.25	
4.15	<b>LKY Investments, LLC</b> Nonpriority Creditor's Name 5040 E Shea Blvd Number Street Ste 254 Scottsdale AZ 85254 City State ZIP Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number When was the debt incurred? <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced \$ 6,638,000.00	

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
<b>4.16</b>	Mutual of Omaha Bank	Last 4 digits of account number 4001	\$ 262,950.33
Nonpriority Creditor's Name 1299 Farnam Street Number Street Suite 1400 Omaha NE 68102 City State ZIP Code		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Business Line of Credit	
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>4.17</b>	Neiman Marcus	Last 4 digits of account number 8301	\$ 1,105.00
Nonpriority Creditor's Name PO Box 5235 Number Street Carol Stream IL 60197-5235 City State ZIP Code		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>4.18</b>	Nordstrom	Last 4 digits of account number 0472	\$ 2,500.00
Nonpriority Creditor's Name PO Box 79139 Number Street Phoenix AZ 85062-9139 City State ZIP Code		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt	
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**4.19**

Perkins Cole

**Total claim**

Nonpriority Creditor's Name

2901 N Central Ave

Number Street

Ste 2000

Phoenix

AZ

85012-2788

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

**Last 4 digits of account number**

\$ 29,985.16

**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Attorneys' Fees & Costs

**4.20**

Putnam Leasing

Nonpriority Creditor's Name

500 West Putnam Ave

Number Street

Greenwich

CT

06830

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

**Last 4 digits of account number** 6732

\$ 65,550.00

**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☒ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Deficiency Balance

**4.21**

R. Dean Harrell

Nonpriority Creditor's Name

NEED FULL ADDRESS

Number Street

Union County

NC

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

**Last 4 digits of account number**

\$ 1,722,047.00

**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify Monies Loaned / Advanced

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

<b>4.22</b>	<b>Republic Services</b> Nonpriority Creditor's Name PO Box 78829 Number Street  Phoenix AZ 85062-8829 City State ZIP Code	<b>Last 4 digits of account number</b> 1031 <b>When was the debt incurred?</b>	<b>Total claim</b> \$ 239.59
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Utility Services</p>			

<b>4.23</b>	<b>RLS Capital</b> Nonpriority Creditor's Name 4455 E Camelback Rd Number Street Ste D135 Phoenix AZ 85018 City State ZIP Code	<b>Last 4 digits of account number</b> <b>When was the debt incurred?</b>	\$ 0.00
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify</p>			

<b>4.24</b>	<b>Southwest Gas</b> Nonpriority Creditor's Name PO Box 24531 Number Street Oakland CA 94623-1531 City State ZIP Code	<b>Last 4 digits of account number</b> 9002 <b>When was the debt incurred?</b> 03/31/2020	\$127.51
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Utility Services</p>			



**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

<b>4.25</b>	<b>US Bank</b> Nonpriority Creditor's Name PO Box 790408 Number Street  St. Louis MO 63179-0408 City State ZIP Code	<b>Last 4 digits of account number</b> 0676 <b>When was the debt incurred?</b>	<b>Total claim</b> <b>\$ 5,197.41</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other, Specify Credit Card Debt</p>			
<b>4.26</b>	<b>Village Health Clubs &amp; Spas</b> Nonpriority Creditor's Name DC Ranch Number Street 18501 N Thompson Peak Pkwy Scottsdale AZ 85255 City State ZIP Code	<b>Last 4 digits of account number</b> 8000 <b>When was the debt incurred?</b>	<b>\$ 1,031.24</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other, Specify Health Club Membership</p>			
<b>4.27</b>	<b>Western Surety Company</b> Nonpriority Creditor's Name 8100 Sandpiper Circle Number Street Ste 204 Nottingham MD 21236 City State ZIP Code	<b>Last 4 digits of account number</b> <b>When was the debt incurred?</b>	<b>\$ 15,000.00</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other, Specify Surety Bond</p>			

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

APS

Name

400 N 5th St

Number Street

Phoenix

AZ

85004

City

State

ZIP Code

American Express

Name

PO Box 297879

Number Street

Ft. Lauderdale

FL

33329-78

City

State

ZIP Code

Amy Abdo, Esq./Scott Day Freeman, Esq.

Name

Fennemore Craig

Number Street

2394 E Camelback Rd Ste 600

Phoenix

AZ

85016-34

City

State

ZIP Code

Dillards Card Services

Name

PO Box 5132

Number Street

Sioux Falls

SD

57117-51

City

State

ZIP Code

Epcor Water

Name

PO Box 80036

Number Street

Prescott

AZ

86304-80

City

State

ZIP Code

Kahuna Group

Name

Attn: Kenneth Helms, Esq.

Number Street

314 North Haney St., PO Drawer 99

Monroe

NC

28111-00

City

State

ZIP Code

Kazlow Fields

Name

8100 Sandpiper Circle

Number Street

Ste 204

Nottingham

MD

21236

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 1000

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 5002

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 9516

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 4456

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.27 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Nordstrom

Name

1600 Seventh Ave

Number Street

Suite 2600

Seattle

WA

98101

City

State

ZIP Code

Synchrony Bank/Gap

Name

PO Box 965004

Number Street

Orlando

FL

32896-5011

City

State

ZIP Code

US Bank

Name

PO Box 108

Number Street

St. Louis

MO

63166-0111

City

State

ZIP Code

Village Health Club &amp; Spas

Name

Gainey Ranch

Number Street

7477 E Doubletree Ranch Rd

Scottsdale

AZ

85258

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.18 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0472

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 5165

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0676

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.26 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 8000

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

**Total claim****Total claims from Part 1**

6a. Domestic support obligations

6a. \$ 0.00

6b. Taxes and certain other debts you owe the government

6b. \$ 0.00

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0.00

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d. + \$ 0.00

6e. Total. Add lines 6a through 6d.

6e. \$ 0.00

**Total claim****Total claims from Part 2**

6f. Student loans

6f. \$ 0.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0.00

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ 13,627,755.14

6j. Total. Add lines 6f through 6i.

6j. \$ 13,627,755.14

**Fill in this information to identify your case:**

Debtor Joseph Carl Mulac III  
First Name Middle Name Last Name  
Debtor 2 Mary Ellen Mulac  
(Spouse If filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the District of Arizona  
Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

**Person or company with whom you have the contract or lease**

**State what the contract or lease is for**

2.1

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.2

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.3

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.4

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.5

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name  
Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the District of Arizona  
Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No  
☒ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No  
☐ Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

\_\_\_\_\_  
Name of your spouse, former spouse, or legal equivalent

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Joseph Carl Homes LLC  
Name  
Street  
City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.8  
☐ Schedule G, line \_\_\_\_\_

3.2 Joseph Carl Homes LLC  
Name  
Street  
City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.15  
☐ Schedule G, line \_\_\_\_\_

3.3 Joseph Carl Homes LLC  
Name  
Street  
City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.21  
☐ Schedule G, line \_\_\_\_\_

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**Additional Page to List More Codebtors**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.4</div> <div>Joseph Carl Homes LLC</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>	<div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">3.</div> <div style="margin-top: 5px;">Name</div> <div style="margin-top: 10px;">Street</div> <div style="margin-top: 10px;">City State ZIP Code</div>
--	--	--	--	--	--	--	--	--

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.16  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number (if known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY \_\_\_\_\_

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

- ☒ Employed  
☐ Not employed

#### Occupation

Babysitting

Stephanie & Carl Mulac

#### Employer's name

#### Employer's address

3271 E Donald Dr

Number Street

Phoenix, AZ 85050

City State ZIP Code

How long employed there? 4 Months

#### Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Senior Caregiver

Home Instead Senior Care

2501 N Hayden Rd

Number Street  
Ste 102

Scottsdale, AZ 85257

City State ZIP Code

1 week

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

### 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ 866.67	\$ 600.00

### 3. Estimate and list monthly overtime pay.

3.	+\$ 0.00	+\$ 0.00
----	----------	----------

### 4. Calculate gross income. Add line 2 + line 3.

4.	\$ 866.67	\$ 600.00
----	-----------	-----------



Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

For Debtor 1

For Debtor 2 or  
non-filing spouse

Copy line 4 here → 4.

\$ 866.67

\$ 600.00

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$ 0.00

\$ 0.00

5b. Mandatory contributions for retirement plans

5b. \$ 0.00

\$ 0.00

5c. Voluntary contributions for retirement plans

5c. \$ 0.00

\$ 0.00

5d. Required repayments of retirement fund loans

5d. \$ 0.00

\$ 0.00

5e. Insurance

5e. \$ 0.00

\$ 0.00

5f. Domestic support obligations

5f. \$ 0.00

\$ 0.00

5g. Union dues

5g. \$ 0.00

\$ 0.00

5h. Other deductions. Specify: \_\_\_\_\_

5h. + \$ 0.00

+ \$ 0.00

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.

6. \$ 0.00

\$ 0.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 866.67

\$ 600.00

## 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00

\$ 0.00

8b. Interest and dividends

8b. \$ 0.00

\$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00

\$ 0.00

8d. Unemployment compensation

8d. \$ 0.00

\$ 0.00

8e. Social Security

8e. \$ 0.00

\$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0.00

\$ 0.00

8g. Pension or retirement income

8g. \$ 0.00

\$ 0.00

8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ 0.00

+ \$ 0.00

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 0.00

\$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 866.67

+ \$ 600.00

= \$ 1,466.67

## 11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. \$ 1,466.67

Combined  
monthly income

## 13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

Co-Debtor is started a job at a Senior Care Facility on 04/11/2020 and will also be working at Montessori

☒ Yes.

Explain: School after the stay at home order is lifted and school resumes

**Fill in this information to identify your case:**

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona (State)

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY \_\_\_\_\_

**Official Form 106J**

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

23

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 23,929.62

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 1,200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Joseph Carl Mulac III

First Name

Middle Name

Last Name

Case number (if known)

## Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	1,400.00
6b. Water, sewer, garbage collection	6b.	\$	800.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	730.00
6d. Other. Specify: _____	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	1,000.00
8. Childcare and children's education costs	8.	\$	300.00
9. Clothing, laundry, and dry cleaning	9.	\$	50.00
10. Personal care products and services	10.	\$	150.00
11. Medical and dental expenses	11.	\$	150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	700.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. Charitable contributions and religious donations	14.	\$	100.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	225.00
15d. Other insurance. Specify: _____	15d.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: _____	17c.	\$	0.00
17d. Other. Specify: _____	17d.	\$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. **Other. Specify:** Storage Unit  
Pet Care/Food  
Security System

21. +\$ 278.00  
+\$ 150.00  
+\$ 49.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 31,211.62

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 31,211.62

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 1,466.67

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 31,211.62

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ -29,744.95

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of Arizona

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

  
X /s/ Joseph Carl Mulac III

Signature of Debtor 1

Date \_\_\_\_\_  
MM / DD / YYYY

  
X /s/ Mary Ellen Mulac

Signature of Debtor 2

Date 4-22-20  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	Joseph Carl Mulac III		
	First Name	Middle Name	Last Name
Debtor 2	Mary Ellen Mulac		
(Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: District of Arizona

Case number (If known) \_\_\_\_\_

Official Form 107

## 4/19

### Part 1: Give Details About Your Marital Status and Where You Lived Before

☒ Married  
☐ Not married

☐ No

☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

City	State	ZIP Code
------	-------	----------

☐ No

☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ 0.00	Gross income (before deductions and exclusions) \$ 3,000.00
<b>For last calendar year:</b> (January 1 to December 31, <u>2019</u> ) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ 0.00	Gross income (before deductions and exclusions) \$ 0.00
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2018</u> ) <small>YYYY</small>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ 0.00	Gross income (before deductions and exclusions) \$ 0.00

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Sources of income Describe below.
<b>From January 1 of current year until the date you filed for bankruptcy:</b>		
	Gross income from each source (before deductions and exclusions) \$	Gross income from each source (before deductions and exclusions) \$
	\$	\$
	\$	\$
<b>For last calendar year:</b> (January 1 to December 31, _____)		
	Gross income from each source (before deductions and exclusions) \$	Gross income from each source (before deductions and exclusions) \$
	\$	\$
	\$	\$
<b>For the calendar year before that:</b> (January 1 to December 31, _____)		
	Gross income from each source (before deductions and exclusions) \$	Gross income from each source (before deductions and exclusions) \$
	\$	\$
	\$	\$

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other



Debtor 1

Joseph Carl Mulac III

First Name

Middle Name

Last Name

Case number (if known)

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor, 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

☒ No☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title:	CSL Riverbend LLC v. Joseph Carl ; Date filed: 06/17/2019 Homes LLC, et al.	Maricopa County, Arizona Superior Court Court Name	<input checked="" type="checkbox"/> Pending
		101/201 W Jefferson Number Street	<input type="checkbox"/> On appeal
Case number	CV2019-009999	Phoenix AZ 85003 City State ZIP Code	<input type="checkbox"/> Concluded
Case title:		Court Name	<input type="checkbox"/> Pending
		Number Street	<input type="checkbox"/> On appeal
Case number		City State ZIP Code	<input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name		\$
Number Street		
City State ZIP Code		
<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		
<b>Describe the property</b>	<b>Date</b>	<b>Value of the property</b>
Creditor's Name		\$
Number Street		
City State ZIP Code		
<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Describe the action the creditor took	Date action was taken	Amount
Creditor's Name		
Number Street		\$
City State ZIP Code		
Last 4 digits of account number: XXXX-		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No

☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Joan Mulac Person to Whom You Gave the Gift	Debtor helped support his elderly mother by contributing \$2,000 per month from March 2018 through March 2019.	03/2018	\$ 24,000.00
4500 Waterside Drive Number Street			\$ 0.00
Frederick MD 21701 City State ZIP Code			
Person's relationship to you	Mother		
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Jenna Mulac Person to Whom You Gave the Gift	Money given to daughter to help with car payment and living expenses from January-December 2018	12/2018	\$ 9,805.00
			\$ 0.00
Number Street			
City State ZIP Code			
Person's relationship to you	Daughter		

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities  
that total more than \$600

Describe what you contributed

Date you  
contributed

Value

Charity's Name

\$

Number Street

City State ZIP Code

### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.Describe the property you lost and how  
the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance  
claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property  
lost

\$

### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Edwin B. Stanley, Esq.

Person Who Was Paid

Description and value of any property transferred

Attorneys' Fees

Date payment or  
transfer was made

Amount of payment

Simbro &amp; Stanley PLC

Number Street

03/16/2020

\$ 3,900.00

8767 E Via de Commercio, #103

\$

Scottsdale AZ 85258

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
James E. Cross Person Who Was Paid	02/2020	\$ 350.00
Number Street		\$
City State ZIP Code		
Email or website address		
Person Who Made the Payment, if Not You		

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		\$
Number Street		\$
City State ZIP Code		

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

☒ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
My Sister's Closet Person Who Received Transfer	SEE ATTACHED SCHEDULE SOFA-18, \$0.00	01/06/2020
Number Street		
City State ZIP Code		
Person's relationship to you		
ED Marshall Jewelers Person Who Received Transfer	Men's Sea Dweller Rolex Watch, \$11,000.00	05/24/2019
10261 N Scottsdale Rd Number Street		
Paradise Valley AZ 85253 City State ZIP Code		
Person's relationship to you	None	

# **SCHEDULE SOFA-18**

# Consignor Status Report

From Date: 12-16-2019

To Date: 03-15-2020

MARY MULAC

Trade Cash

3 95.99 2,615.06

Customer ID: 103041

7411 E JACKRABBIT

SCOTTSDALE, AZ 85250

Prior Customer #: 42353

## Consignor Payouts/Store Credit Used

<u>Date</u>	<u>Store</u>	<u>Transaction</u>	<u>Intake By</u>	<u>Trade</u>	<u>Cash</u>
-------------	--------------	--------------------	------------------	--------------	-------------

02/08/2020 4 76579 Credit Used 113.28 92.68

02/20/2019 2 Payout 1,254.71 1,026.60

Cashed out MARCH 2600

Intake

<u>Date</u>	<u>Store</u>	<u>Transaction #</u>	<u>Quantity</u>	<u>Intake by</u>	<u>Age (Days)</u>
-------------	--------------	----------------------	-----------------	------------------	-------------------

02/13/2020	10	01054798	9	46664	2
02/13/2020	2	002228448	1	206207	2
02/25/2020	10	01054618	1	344572	10
02/25/2020	2	002227696	3	206207	10
02/27/2020	4	00446692	4	A0872	24

02/14/2020	10	01053076	2	430404	30
02/14/2020	4	00446599	9	A0872	30
01/23/2020	4	00446158	3	A0872	52
02/06/2020	2	002218426	1	A1001	69
02/06/2020	2	002218425	1	A1001	69
02/06/2020	2	002218422	3	A1001	69
02/06/2020	4	00445781	3	A0872	69

# Items Sold

Date	Store	Brand	Dept	Type	Class	Item #	Description	Color	Size	Age(Days)	Trade	Cash
02/14/2020	10	NIKE	WS	BASIC SHOES	ATHLETIC SHOES	8543060	10 PEGASUS 31	YELL	13	22	14.83	12.13
02/14/2020	4	OTHER	MSA	CANDLEHOLDER S	CANDLEHOL DER	1040113436	PAIR OF GOLDEN CANDLEHOLDERS			35	13.17	10.78
03/13/2020	4	OTHER	MSA	POTTERY/CERAMIC	POTTERY/CE RAMIC	8581356	PAINTED CERAMIC ASIAN URN W LID			1	15.92	13.03
03/13/2020	4	OTHER	MSA	POTTERY/CERAMIC	POTTERY/CE RAMIC	8581086	PAINTED ASIAN CERAMIC URN			1	18.67	15.28
03/22/2020	10	ASICS	WS	BASIC SHOES	ATHLETIC SHOES	8543071	10	BLUE	12	20	13.17	10.78
03/20/2020	10	GUCCI	WS	DESIGNER CLOTHING	SHORT SLEEVE	1100037449	PLANE COTTON TEE	RED	XXL	64	79.20	64.80
03/28/2020	2	VANESSA VIRGINIA	MSC	FAVORITE CLOTHING	SHORT DRESS	8529283	02 SP AS IS STRAP PRNT	MULTI	SMALL	24	9.07	7.42
03/07/2020	10	BRIONI	WS	DESIGNER SHOES	SHOES	1100038342	SP LTHR LOAFER	BLACK	12.5	22	79.20	64.80
03/06/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113435	SET OF 3 GOLDEN FINALS			27	9.90	8.10



03/06/2020	10	OTHER	WS	DESIGNER ACCESSORIES	WALLET	1100038476	CHROME HEARTS LEATHER RT 500	BLACK	16	68.20	55.80
03/04/2020	2	OTHER	MSC	BASIC ACCESSORIES	SCENT	1020208923	RET300 OUD MAISON FRANCIS KURKDJIAN 70ML	GREY	16	32.42	26.53
03/02/2020	10	VANS	WS	BASIC SHOES	ATHLETIC SHOES	8543057	10 ULTRA RANGE	YELL	10	10.42	8.53
02/29/2020	10	NIKE	WS	BASIC SHOES	ATHLETIC SHOES	8543045	10 LUNAR ECLIPSE 5	ORNG	8	18.67	15.28
02/29/2020	4	SUR LA TABLE	MSA	DISHES	DISHWARE	1040114077	SET 4 LION HEAD SOUP BOWLS		9	15.92	13.03
02/28/2020	10	NEW BALANCE	WS	BASIC SHOES	ATHLETIC SHOES	8543062	10	BLACK	7	10.42	8.53
02/26/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113758	SET 4 OVERSIZED CHESS PIECES		12	26.92	22.03
02/26/2020	4	NEIMAN MARCUS	MSA	MISCELLANEOUS	MISCELLANEOUS	1040114344	TUSCAN TRINKED BOX		0	18.67	15.28
02/26/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113433	RESIN TUSCAN URN		18	15.92	13.03
02/25/2020	10	NIKE	WS	DESIGNER SHOES	ATHLETIC SHOES	1100038357	SP RT 255 VAPOR MAX SNAKER	GREY	11	48.92	40.03
02/24/2020	10	OTHER	WS	BASIC SHOES	SANDAL	8543065	10 SPENCO	BLUE	3	9.07	7.42
02/24/2020	10	GUCCI	WS	DESIGNER SHOES	BOOTS	1100038343	SPRT 2000+ OSTRICH ANKLE BOOT	BROWN	10	271.70	222.30
02/23/2020	4	RIEDEL	MSA	GLASSWARE	GLASSWARE	1040114079	SINGLE MALT WHISKEY GLASSES		3	13.17	10.78
02/23/2020	10	NIKE	WS	BASIC SHOES	ATHLETIC SHOES	1100038359	SP AIR CHUKA SUEDE SNEAKER	TAN	9	26.92	22.03
02/22/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113439	CARVED BOX DECOR		14	18.67	15.28
02/22/2020	10	LOUIS VUITTON	WS	DESIGNER ACCESSORIES	SMALL LEATHER	1100038408	DAMIER CELL CASE IPHONE	GREY	5	68.20	55.80

02/21/2020	10	STEFANO RICCI	WS	BASIC ACCESSORIES	SCENT	1100038438	10 EAU DE PARFUM RT600	GOLD	3	68.20	55.80
02/21/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040114080	GLASS VASE IN METAL STAND		1	15.92	13.03
02/20/2020	10	JOHN VARVATOS	WS	BASIC ACCESSORIES	SCENT	1100038477	4.2 FL OZ TOILETTE SPRAY		1	26.92	22.03
02/19/2020	10	ADIDAS	WS	BASIC SHOES	ATHLETIC SHOES	1100038340	SP EQUIPMENT SNEAKERS	GREY	5	15.92	13.03
02/18/2020	10	TOM FORD	WS	BASIC ACCESSORIES	SCENT	1100038437	10 NOIR EXTREME 3.4 OZ	BLACK	0	39.03	31.93
02/18/2020	10	OTHER	WS	BASIC ACCESSORIES	SCENT	1100038439	10 SPICE BOMB ASIS	BLACK	0	18.67	15.28
02/17/2020	10	BALLY	WS	DESIGNER SHOES	BOOTS	1100038356	SP NEW SUEDE ANKLE BOOT	TAUPE	3	161.70	132.30
02/17/2020	10	GUCCI	WS	DESIGNER SHOES	SHOES	1100038341	SP EXOCTIC LOAFER	BROWN	3	216.70	177.30
02/17/2020	10	ADIDAS	WS	BASIC SHOES	ATHLETIC SHOES	1100038346	SP NWT WOVEN STRIPE SNKR	BLACK	3	18.67	15.28
02/17/2020	10	STEFANO RICCI	WS	BASIC ACCESSORIES	SCENT	1100037766	10 SP AUREUM 4.2 OZ RT\$600	YELL	37	95.70	78.30
02/16/2020	10	GUCCI	WS	DESIGNER SHOES	SHOES	1100038349	SP LEATHER LOAFER	BLACK	2	205.70	168.30
02/16/2020	10	GUCCI	WS	DESIGNER SHOES	SHOES	1100038350	SP EMBOSSED CROC	BLACK	2	216.70	177.30
02/16/2020	10	SALVATORE FERRAGAMO	WS	DESIGNER SHOES	SHOES	1100038354	SP EMBOSSED LTHR LOAFER	BROWN	2	106.70	87.30
02/16/2020	10	NIKE	WS	BASIC SHOES	ATHLETIC SHOES	1100038352	SP AIRMAX	GREY	2	26.92	22.03
02/15/2020	2	ELIZA J	MSC	FAVORITE CLOTHING	SHORT DRESS	8457737	02 SPRING FLOWER PRINT SLVLS	ORNG	35	13.17	10.78
02/15/2020	10	BALLY	WS	DESIGNER SHOES	ATHLETIC SHOES	1100038355	SP PONY HAIR SLIDE	BROWN	1	106.70	87.30

02/15/2020	10	OTHER	WS	BASIC ACCESSORIES	SCENT	1100037765	10 SP BOUCHERON POUR HOMME	YELL	35	10.42	8.53
02/12/2020	1	ANNE KLEIN	MSC	BASIC JEWELRY	BRACELET	1010055602	01 GLDTN RHNSTN COIL	GOLD	105	1.51	1.24
02/11/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113431	PAPPER MACHE UMBRELLA STAND		3	26.92	22.03
02/11/2020	1	OTHER	MSC	BASIC JEWELRY	NECKLACE	1010055603	01 MONET GLDTN CRCL PEARL DNGL	GOLD	104	2.89	2.36
02/10/2020	4	OTHER	MSA	POTTERY/CERAMIC	POTTERY/CE RAMIC	1040113437	AISAN GOLDEN POTTERY VASE		2	21.42	17.53
02/10/2020	4	OTHER	MSA	POTTERY/CERAMIC	POTTERY/CE RAMIC	1040113438	AISAN GOLDEN POTTERY VASE		2	21.42	17.53
02/10/2020	4	OTHER	MSA	POTTERY/CERAMIC	POTTERY/CE RAMIC	1040113423	POTTERY POTTERY RED BOWL W HANDLE		2	13.17	10.78
02/09/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113434	RED TUSCAN BRASS CERAMIC VASE		1	18.67	15.28
02/08/2020	4	OTHER	MSA	DISHES	DISHWARE	1040113432	PAINTED DISH W PLATE		0	15.92	13.03
02/07/2020	4	OTHER	MSA	GLASSWARE	GLASSWARE	1040112541	PAIR CACTUS MARGARITA GLASSES		15	9.90	8.10
02/03/2020	10	OTHER	WS	BASIC CLOTHING	TEE	8084106	12 FUEL SS MOTO TEE	OFF WHT	194	4.26	3.49
02/01/2020	10	BALLY	WS	DESIGNER CLOTHING	COAT	1100037448	RT 1400 CHECK WOOL	BLACK	26	173.25	141.75
02/01/2020	10	GUCCI	WS	DESIGNER CLOTHING	LEATHER	1100037447	RT 3600 ZIP FRONT JACKET	BROWN	26	569.25	465.75
02/27/2020	10	OTHER	WS	BASIC CLOTHING	JACKET	8370669	10 KASILD DENIM LS FLEECE LINED	TAN	62	9.07	7.42
02/26/2020	4	OTHER	MSA	GLASSWARE	GLASSWARE	1040112540	SET 6 STEMLESS CHAMPAGNE FLUTES		3	13.17	10.78
02/09/2020	2	OTHER	MSC	DESIGNER CLOTHING	JACKET/COAT	8448626	02 DALE DRESSIN COAT FUR TRIM	BLACK	2	48.92	40.03

01/09/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040111652	JULIA KNIGHT CANDY DISH		3	13.17	10.78
01/07/2020	4	MACKENZIE-CHILDS	MSA	COLLECTIBLES	COLLECTIBLES	1040111651	PAIR COURTLY CHECK SALT PEPPER		1	21.42	17.53
10/28/2019	1	BRIGHTON	MSC	BASIC JEWELRY	NECKLACE	1010055608	01 SLVR TN FX PEARL RHNSTN STATION	SILVER	59	9.07	7.42
12/21/2019	10	OTHER	WS	DESIGNER CLOTHING	LEATHER	1100037125	RT 6000 BERLUTTI LEATHER BOMBER	TAUPE	12	437.25	357.75
12/21/2019	10	STEFANO RICCI	WS	DESIGNER CLOTHING	LEATHER	1100037126	RT 5700 SUEDE SAFARI JKT	BLACK	12	745.25	609.75
12/16/2019	10	ROBERT GRAHAM	WS	DESIGNER CLOTHING	POLO	8370673	10 SS POLO	GREY	20	21.42	17.53

### Items On Layaway

Date	Store	Brand	Dept	Type	Class	Item #	Description	Color	Size	Age(Days)	Trade	Cash
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### Items On Consignment

Date	Store	Brand	Dept	Type	Class	Item #	Description	Age(days)	Color	Size	Trade	Cash
03/15/2020	10	GUCCI	WS	DESIGNER CLOTHING	SHORT SLEEVE SHIRT	1100038733	RT 550+ TIE DYE COTTN TEE	0	WHT	XXL	106.70	87.30

03/15/2020	2	7 FOR ALL MANKIND	MSC	FAVORITE CLOTHING	PANTS	1020212306	BLK KNIT LOWRISE SKINNY AS IS	0	BLACK	27	13.17	10.78
03/15/2020	2	CARTONNIER	MSC	FAVORITE CLOTHING	PANTS	1020212307	BLUE BLK PLAID CHARLIE TROUSER	0	BLUE	6	13.17	10.78
03/15/2020	2	MADEWELL	MSC	FAVORITE CLOTHING	TOPS	1020212308	RED PRNT CROSS STRAP CAMI	0	RED	MED	13.17	10.78
03/15/2020	2	PAIGE	MSC	FAVORITE CLOTHING	JEANS	1020212309	LOWRISE SKINNY 28	0	BLUE	28	13.17	10.78
03/15/2020	2	MADEWELL	MSC	FAVORITE CLOTHING	BLOUSE	1020212310	MAGENTA LS W PKT M	0	PINK	MED	13.17	10.78
03/15/2020	2	MADEWELL	MSC	FAVORITE CLOTHING	SHORT DRESS	1020212311	BLK GOLD OPN DET NS NWT	0	BLACK	6	18.67	15.28
03/15/2020	2	ELLA MOSS	MSC	FAVORITE CLOTHING	TOPS	1020212312	OLIVE ORNG TAN PIECED TANK M	0	GREEN	MED	10.42	8.53
03/15/2020	2	FREE PEOPLE	MSC	FAVORITE CLOTHING	SHORT DRESS	1020212313	RED MULTI FLRL PLEATED NS	0	RED	MED	18.67	15.28
03/15/2020	4	OTHER	MSA	DISHES	DISHWARE	1040114345	CLAY POTTERY GLAZED OLIVE ROMI PLATER	18			15.92	13.03
03/15/2020	4	OTHER	MSA	CANDLEHOLDERS	CANDLEHOLDER	1040114346	PAIR OF BRONZE FINISH CANDLE ARRAS	18			21.42	17.53
03/15/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040114342	SET OF 3 FINALS BLK GLD	18			13.17	10.78
03/15/2020	4	OTHER	MSA	CANDLEHOLDERS	CANDLEHOLDER	1040114343	OUTDOOR SET 3 CANDLEHOLDERS	18			15.92	13.03
03/15/2020	99	CONVERSE	WS	BASIC SHOES	SHOES	8543109		23	BLUE	12	9.08	7.43
03/15/2020	4	SUR LA TABLE	MSA	DISHES	DISHWARE	1040114078	SET 6 LION HEAD SOUP BOWLS	24			24.17	19.78

02/20/2020	4	OTHER	MSA	GLASSWARE	GLASSWARE	1040114074	SET 4 HAND BLOWN GLASSWARE	24	13.17	10.78
02/20/2020	4	OTHER	MSA	GLASSWARE	GLASSWARE	1040114073	SET 4 HAND BLOWN GLASSWARE	24	13.17	10.78
02/20/2020	4	OTHER	MSA	GLASSWARE	GLASSWARE	1040114075	SET 4 HAND BLOWN GLASSWARE	24	13.17	10.78
02/20/2020	4	OTHER	MSA	HANGING ITEMS	ART/PRINT	1040113947	23X25 METAL GRAPE PRINT	30	26.92	22.03
02/20/2020	4	OTHER	MSA	HANGING ITEMS	ART/PRINT	1040113948	23X25 METAL GRAPE PRINT	30	26.92	22.03
02/14/2020	4	OTHER	MSA	MISCELLANEOUS	MISCELLANEOUS	1040113759	SET 3 CERAMIC FINIALS	30	15.92	13.03
02/14/2020	2	RALPH LAUREN	MSC	DESIGNER HANDBAG	TOTE	1020208860	RET5950 COOPER LRG BELTED DUAL	30	1,946.10	1,796.40
02/20/2020	10	OTHER	WS	BASIC SHOES	ATHLETIC SHOES	1100038358	SP DRAGO BEARD SNEAKERS	30	18.67	15.28
02/20/2020	10	OTHER	WS	DESIGNER SHOES	ATHLETIC SHOES	1100038353	SP BERLUTTI SUEDE LTHR SNEAKER	30	205.70	168.30
02/20/2020	10	SALVATORE FERRAGAMO	WS	DESIGNER SHOES	SHOES	1100038351	SP WINGTIP MONK STRAP	30	54.42	44.53
02/20/2020	10	SALVATORE FERRAGAMO	WS	DESIGNER SHOES	BOOTS	1100038347	SP RT 875 ANKLE BOOT	30	161.70	132.30
02/20/2020	10	OTHER	WS	DESIGNER SHOES	BOOTS	1100038348	SP SUEDE ANKLE BOOT	30	32.42	26.53
02/20/2020	10	GUCCI	WS	DESIGNER SHOES	SHOES	1100038345	SP MONK STRAP GUCCY	30	436.70	357.30
02/20/2020	10	BALLY	WS	DESIGNER SHOES	SHOES	1100038344	SP AS IS MONK STRAP	30	68.20	55.80

02/08/2020 4 OTHER MSA MISCELLANEOUS MISCELLANEOUS RESIN GOLDEN URN 36 13.17 10.78

01/23/2020 4 OTHER MSA GLASSWARE GLASSWARE GLASSES 52 13.17 10.78

01/11/2020 99 DAVID MEISTER MSC DESIGNER CLOTHING SHORT DRESS 8457746 64 WHT 6 S 37.92 31.03

01/11/2020 99 KATE SPADE MSC DESIGN BOUTIQUE 02 SPRING SLVSS 64 BLACK 4 S 54.42 44.53

01/11/2020 99 LILLY PULITZER MSC FAVORITE CLOTHING SHORT DRESS 8457734 64 BLUE SMALL 18.67 15.28

01/11/2020 99 ELIZA J MSC FAVORITE CLOTHING SHORT DRESS 8457738 64 BLUE 6 S 13.17 10.78

01/11/2020 99 OTHER MSC DESIGNER CLOTHING SHORT DRESS 8457743 64 MULTI 4 S 32.42 26.53

01/06/2020 10 OTHER WS DESIGNER ACCESSORIES BRIEFCASE 1100037534 69 BLACK 491.70 402.30

01/06/2020 10 FENDI WS DESIGNER ACCESSORIES BRIEFCASE 1100037533 69 BLACK 1,096.70 897.30

Items Donated

Date	Store	Brand	Dept	Type	Class	Item #	Description	Color	Size	Age(Days)
02/23/2020	2	TRINA TURK	MSC	FAVORITE CLOTHING	SHORT DRESS	8448627	02 KEYHOLE SLVSS	GREY	SMALL	50

Items Picked Up by Consignor

<u>Date</u>	<u>Store</u>	<u>Brand</u>	<u>Dept</u>	<u>Type</u>	<u>Class</u>	<u>Item #</u>	<u>Description</u>	<u>Color</u>	<u>Size</u>	<u>Age(Days)</u>
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Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution Number Street City State ZIP Code	XXXX- - - -	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other		\$
Name of Financial Institution Number Street City State ZIP Code	XXXX- - - -	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other		\$

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution Number Street City State ZIP Code	Name Number Street City State ZIP Code		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**☐ No☒ Yes. Fill in the details.

Storage Now			Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility			Debtors Name		
8355 E McDonald				Christmas decorations, daughter's furniture, old files, mini refrigerator, etc.	<input type="checkbox"/> No
Number	Street		Number	Street	<input checked="" type="checkbox"/> Yes
City	State	ZIP Code	City State ZIP Code		
Scottsdale	AZ	85250			

**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**☐ No☒ Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Daughter		Furniture	
	Storage Unit		\$ Unknown
Number	Number	Street	
City	City	State	ZIP Code

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Ⓢ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Ⓢ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Ⓢ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**☒ No☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Number	Number		
Street	Street		
City	City	State	ZIP Code

Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

## 25. Have you notified any governmental unit of any release of hazardous material?

☒ No☐ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

## 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No☐ Yes. Fill in the details.

Court or agency

Nature of the case

Status of the case

Case title

Court Name

☐ Pending☐ On appeal

Number Street

☐ Concluded

Case number

City State ZIP Code

**Part 11: Give Details About Your Business or Connections to Any Business**

## 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)☐ A partner in a partnership☐ An officer, director, or managing executive of a corporation☐ An owner of at least 5% of the voting or equity securities of a corporation☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.

Joseph Carl Homes LLC

Business Name

Describe the nature of the business

Home Builder

Employer Identification number

Do not include Social Security number or ITIN.

7904 E Chaparral Rd

Number Street

EIN: 3 7 - 1 8 6 8 6 5 3

Dates business existed

Scottsdale

AZ

85250

City

State

ZIP Code

Name of accountant or bookkeeper

From 01/01/2018

To 12/31/2019

Joseph Carl Construction

Business Name

Describe the nature of the business

Home Builder

Employer Identification number

Do not include Social Security number or ITIN.

7904 E Chaparral Rd

Number Street

EIN: 8 2 - 5 1 4 9 4 8 0

Dates business existed

Scottsdale

AZ

85250

City

State

ZIP Code

Name of accountant or bookkeeper

From 01/01/2018

To 12/31/2019

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Describe the nature of the business**

**Employer Identification number**

Do not include Social Security number or ITIN.

Business Name \_\_\_\_\_

EIN: \_\_\_\_\_

Number Street \_\_\_\_\_

Dates business existed

City State ZIP Code \_\_\_\_\_

**Name of accountant or bookkeeper**

From \_\_\_\_\_ To \_\_\_\_\_

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

**Date issued**

Name \_\_\_\_\_

MM / DD / YYYY \_\_\_\_\_

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x /s/ Joseph Carl Mulac III

Signature of Debtor 1

x /s/ Mary Ellen Mulac

Signature of Debtor 2

Date 4/22/20

Date 4-22-20

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No  
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Continuation Sheet for Official Form 107****13) Gifts****Person to Whom you Gave the Gift:****Jenna Mulac****Person's relationship to you: Daughter****Describe the gifts: Money given to daughter to help with car payment and living expenses from January-October 2019****Dates you gave the gifts: 10/2019 Value: \$6,020.00**  
---**18) Transfers within 2 years****Person Who Received Transfer:****North Scottsdale Loan and Gun****7126 E Shea Blvd #A****Scottsdale, AZ 85254****Person's relationship to you: None****Description and value of property transferred: Semi-Automatic Dan Wesson Discretion Pistol, Semi-Automatic Benelli M4 Shotgun, \$1,403.50****Describe any property or payments received or debts paid in exchange: 1403.50****Date transfer was made: 02/13/2020**  
---**Person Who Received Transfer:****North Scottsdale Loan and Guns****7126 E Shea Blvd #A****Scottsdale, AZ 85254****Person's relationship to you: None****Description and value of property transferred: Semi-Automatic Dan Wesson Wraith Pistol, \$1,003.50****Describe any property or payments received or debts paid in exchange: 1003.50****Date transfer was made: 12/20/2019**  
---**Person Who Received Transfer:**

Debtor 1

Joseph Carl Mulac III & Mary Ellen Mulac

First Name Middle Name Last Name

Case number (if known)

**Continuation Sheet for Official Form 107**

**North Scottsdale Loan and Guns**

**7126 E Shea Blvd #A**

**Scottsdale, AZ 85254**

**Person's relationship to you: None**

**Description and value of property transferred: Semi-Automatic HK MR762A1 Rifle,  
\$3,003.50**

**Describe any property or payments received or debts paid in exchange: 3003.50**

**Date transfer was made: 11/27/2019**

**Person Who Received Transfer:**

**ED Marshall Jewelers**

**10261 N Scottsdale Rd**

**Paradise Valley, AZ 85253**

**Person's relationship to you: None**

**Description and value of property transferred: Hublox Watch, \$13,400.00**

**Describe any property or payments received or debts paid in exchange: 13400.00**

**Date transfer was made: 09/04/2019**

**Person Who Received Transfer:**

**North Scottsdale Loan and Guns**

**7126 E Shea Blvd #A**

**Scottsdale, AZ 85254**

**Person's relationship to you: None**

**Description and value of property transferred: Semi-Automatic Wilson Combat  
Pistol, \$1,303.50**

**Describe any property or payments received or debts paid in exchange: 1303.50**

**Date transfer was made: 11/15/2019**

**Person Who Received Transfer:**

**Arizona Piano Company**

**4134 E Wood St**

Debtor 1 Joseph Carl Mulac III & Mary Ellen Mulac

First Name Middle Name Last Name

Case number (if known)

**Continuation Sheet for Official Form 107**

Phoenix, AZ 85040

Person's relationship to you: None

Description and value of property transferred: Piano, \$3,800.00

Describe any property or payments received or debts paid in exchange: 3800.00

Date transfer was made: 01/31/2020

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Person Who Received Transfer:

ED Marshall Jewelers

10261 N Scottsdale Rd

Paradise Valley, AZ 85253

Person's relationship to you: None

Description and value of property transferred: Omega Calibre 9300 Watch, \$2,500.00

Describe any property or payments received or debts paid in exchange: 2500.00

Date transfer was made: 12/20/2019

---

Person Who Received Transfer:

NEED WHO IT WAS TRANSFERRED TO

Person's relationship to you:

Description and value of property transferred: Diamond Pendant, \$0.00

Describe any property or payments received or debts paid in exchange:

Date transfer was made: 02/01/2020

---

Person Who Received Transfer:

ED Marshall Jewelers

10261 N Scottsdale Rd

Paradise Valley, AZ 85253

Person's relationship to you: None

Description and value of property transferred: 5.26 carat diamond ring, \$70,000.00

**Continuation Sheet for Official Form 107**

Describe any property or payments received or debts paid in exchange: \$70,000

Date transfer was made: 01/31/2020

---

Person Who Received Transfer:

Southwest Jewelry Buyers

4300 N Northsight Blvd #127

Scottsdale, AZ 85250

Person's relationship to you: None

Description and value of property transferred: Men's PAM616 Panerai Watch, \$9,000.00

Describe any property or payments received or debts paid in exchange: 9,000.00

Date transfer was made: 04/11/2019

---

Person Who Received Transfer:

Susan A Kira and Edward J Novak Trust

1739 Flag Pin Drive

Corona, CA 92883

Person's relationship to you: Siblings

Description and value of property transferred: 1/3 interest in 4800 N 68th St #371 Scottsdale AZ 85251, \$60,000.00

Describe any property or payments received or debts paid in exchange: 60,000.00

Date transfer was made: 06/11/2019

---

Person Who Received Transfer:

North Scottsdale Loan and Guns

7126 E Shea Blvd #A

Scottsdale, AZ 85254

Person's relationship to you: None

Description and value of property transferred: Semi-Automatic Nighthawk Counselor Pistol, Semi-Automatic FNH Scar 17S Pistol, Vortex Razor Scope, Trijicon Scope, \$3,403.50

Describe any property or payments received or debts paid in exchange: 3,403.50



**Continuation Sheet for Official Form 107**

Date transfer was made: 09/12/2019

---

Person Who Received Transfer:

ED Marshall Jewelers

10261 N Scottsdale Rd

Paradise Valley, AZ 85253

Person's relationship to you: None

Description and value of property transferred: Konstantino Cross Necklace 18KY,  
\$750.00

Describe any property or payments received or debts paid in exchange: 750.00

Date transfer was made: 09/19/2019

---

Person Who Received Transfer:

ED Marshall Jewelers

10261 N Scottsdale Rd

Paradise Valley, AZ 85253

Person's relationship to you: None

Description and value of property transferred: IWC Portugese Watch, \$4,800.00

Describe any property or payments received or debts paid in exchange: 4800.00

Date transfer was made: 01/17/2020

---

Person Who Received Transfer:

North Scottsdale Loan and Gun

7126 N Shea Blvd #A

Scottsdale, AZ 85254

Person's relationship to you: None

Description and value of property transferred: Digital Camera and Accessories,  
\$1,103.50

Describe any property or payments received or debts paid in exchange: 1103.50

Date transfer was made: 09/13/2019

---

**Continuation Sheet for Official Form 107****Person Who Received Transfer:**

North Scottsdale Loan and Guns

7126 E Shea Blvd #A

Scottsdale, AZ 85254

Person's relationship to you: None

Description and value of property transferred: Semi-Automatic Pistol,  
Semi-Automatic Rifle Daniel Defense DDDM4 V5S, Semi-Automatic Desert Tech DT  
SRS Sullpup Rifle, Scope Defense Vortex Viper, \$3,503.50

Describe any property or payments received or debts paid in exchange: 3,503.50

Date transfer was made: 06/20/2019

**Person Who Received Transfer:**

North Scottsdale Loan and Gun

7126 E Shea Blvd #A

Scottsdale, AZ 85254

Person's relationship to you:

Description and value of property transferred: Semi-Automatic Sig Sauer MCX  
Rattler Pistol, Semi-Automatic Sig Sauer MPX Pistol, Trijicon Scope, Sig  
Sauer Romero 4T Scope, \$2,203.50

Describe any property or payments received or debts paid in exchange: 2203.50

Date transfer was made: 01/14/2020

**Person Who Received Transfer:**

Ally Financial

PO Box 380901

Minneapolis, MN 55438

Person's relationship to you: None

Description and value of property transferred: Money, \$838.32

Describe any property or payments received or debts paid in exchange: Paid  
daughter's car payment

Date transfer was made: 12/04/2019

Debtor 1 Joseph Carl Mulac III & Mary Ellen Mulac

First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Continuation Sheet for Official Form 107**

**Person Who Received Transfer:**

**Ally Financial**

**PO Box 380901**

**Minneapolis, MN 55438**

**Person's relationship to you: None**

**Description and value of property transferred: Money, \$2,400.00**

**Describe any property or payments received or debts paid in exchange: Paid off daughter's car**

**Date transfer was made: 02/01/2020**

---

**Fill in this information to identify your case:**

Debtor 1 Joseph Carl Mulac III  
 First Name Middle Name Last Name  
 Debtor 2 Mary Ellen Mulac  
 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court for the District of Arizona  
 Case number (If known) \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: Wells Fargo  
 Description of property securing debt: 7411 E Jackrabbit Rd

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]: \_\_\_\_\_

☐ No  
☒ Yes

Creditor's name: Cash Time Title Loans  
 Description of property securing debt: 2015 Mercedes G63

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]: \_\_\_\_\_

☒ No  
☐ Yes

Creditor's name: Mr. Cooper  
 Description of property securing debt: 2500 Waterford Dr

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]: \_\_\_\_\_

☒ No  
☐ Yes

Creditor's name: Cash Time Title Loans  
 Description of property securing debt: 2016 Jeep Wrangler

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]: \_\_\_\_\_

☒ No  
☐ Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

Lessor's name:

☐ No☐ Yes

Description of leased property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Joseph Carl Mulac III

X /s/ Mary Ellen Mulac

Signature of Debtor 1

Signature of Debtor 2

Date

MM / DD / YYYY

Date

MM / DD / YYYY

Joseph Carl Mulac III & Mary Ellen Mulac

Debtor 1

First Name Middle Name Last Name

Case number (if known)

**Continuation Sheet for Official Form 108**

**1) Creditors who have secured claims**

<b>Wells Fargo</b>	<b>7411 E Jackrabbit Rd</b>	<b>Has exemptions</b>	<b>surrender</b>
<b>Robert J. Wade and Kathleen R. Wade</b>	<b>7411 E Jackrabbit Rd</b>	<b>Has exemptions</b>	<b>surrender</b>

**Fill in this information to identify your case:**

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number \_\_\_\_\_  
(If known)

**Check one box only as directed in this form and in Form 122A-1Supp:**

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

**Official Form 122A-1**

**Chapter 7 Statement of Your Current Monthly Income**

**04/20**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<i>Column A</i> Debtor 1	<i>Column B</i> Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ _____	\$ _____
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
<b>5. Net income from operating a business, profession, or farm</b>	Debtor 1    Debtor 2	
Gross receipts (before all deductions)	\$ _____	\$ _____
Ordinary and necessary operating expenses	- \$ _____	- \$ _____
Net monthly income from a business, profession, or farm	\$ _____	\$ _____
	Copy here →	\$ _____
<b>6. Net income from rental and other real property</b>	Debtor 1    Debtor 2	
Gross receipts (before all deductions)	\$ _____	\$ _____
Ordinary and necessary operating expenses	- \$ _____	- \$ _____
Net monthly income from rental or other real property	\$ _____	\$ _____
	Copy here →	\$ _____
<b>7. Interest, dividends, and royalties</b>	\$ _____	\$ _____

Debtor 1

Joseph Carl Mulac III

First Name

Middle Name

Last Name

Case number (if known)

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse

## 8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you \$

For your spouse \$

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$

\$

+ \$

Total amounts from separate pages, if any:

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$

+

\$

=

\$

Total current  
monthly income**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here →

\$

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13.

\$

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

## 14. How do the lines compare?

- 14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

- 14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.



Debtor 1

Joseph Carl Mulac III

First Name Middle Name Last Name

Case number (if known)

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

☒ /s/ Joseph Carl Mulac III

Signature of Debtor 1

Date 4/22/20  
MM / DD / YYYY

☒ /s/ Mary Ellen Mulac

Signature of Debtor 2

Date 4-22-20  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Joseph Carl Mulac III  
First Name Middle Name Last Name

Debtor 2 Mary Ellen Mulac  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave on line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☒ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☒ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☒ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☒ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Joseph Mulac III & Mary Ellen Mulac

AMERICAN EXPRESS  
PO BOX 297879  
FT. LAUDERDALE, FL 33329-7879

AMERICAN EXPRESS  
1801 NW 66TH AVE  
STE 103A  
FORT LAUDERDALE, FL 33313

AMY ABDO, ESQ./SCOTT DAY FREEMAN, ESQ.  
FENNEMORE CRAIG  
2394 E CAMELBACK RD STE 600  
PHOENIX, AZ 85016-3429

APS  
MS3200  
PO BOX 53933  
PHOENIX, AZ 85072-3933

APS  
400 N 5TH ST  
PHOENIX, AZ 85004

BANANA REPUBLIC  
SYNCHRONY BANK  
PO BOX 530942  
ATLANTA, GA 30353-9042

BANK OF AMERICA  
PO BOX 982234  
EL PASO, TX 79998-2234

CASH TIME TITLE LOANS  
15836 N CAVE CREEK RD  
PHOENIX, AZ 85032

CASH TIME TITLE LOANS  
15836 N CAVE CREEK RD  
PHOENIX, AZ 85032

CHASE  
PO BOX 15123  
WILMINGTON, DE 19850-5123

CHASE  
PO BOX 6294  
CAROL STREAM, IL 60197-6294

CSL RIVERBEND, LLC  
C/O FENNEMORE CRAIG  
2394 E CAMELBACK RD STE 600  
PHOENIX, AZ 85016-3429

CSL RIVERBEND, LLC

DARREN SUTTON & DEAN HARRELL  
KAHUNA GROUP  
5615 POTTER RD  
MATTHEWS, NC 28104

Joseph Mulac III & Mary Ellen Mulac

DILLARDS  
WELLS FARGO  
PO BOX 51193  
LOS ANGELES, CA 90051-5493

DILLARDS CARD SERVICES  
PO BOX 5132  
SIOUX FALLS, SD 57117-5132

EDWARD J. NOVAK JR. & JODEE L. NOVAK  
46 WELLINGTON COURT  
YORKTOWN HEIGHTS, NY 10598

EPCOR WATER  
15626 N DEL WEBB BLVD  
SUN CITY, AZ 85351-1602

EPCOR WATER  
PO BOX 80036  
PRESCOTT, AZ 86304-8036

GREENSPOON MARDER  
ATTN: SHARON URIAS, ESQ.  
8585 E HARTFORD DR #700  
SCOTTSDALE, AZ 85255

J CREW  
PO BOX 659704  
SAN ANTONIO, TX 78265-9704

JOSEPH CARL HOMES LLC

KAHUNA GROUP  
ATTN: KENNETH HELMS, ESQ.  
314 NORTH HANEY ST., PO DRAWER 99  
MONROE, NC 28111-0099

KAZLOW FIELDS  
8100 SANDPIPER CIRCLE  
STE 204  
NOTTINGHAM, MD 21236

LKY INVESTMENTS, LLC  
5040 E SHEA BLVD  
STE 254  
SCOTTSDALE, AZ 85254

MR. COOPER  
PO BOX 60516  
CITY OF INDUSTRY, CA 91716-0516

MUTUAL OF OMAHA BANK  
1299 FARNAM STREET  
SUITE 1400  
OMAHA, NE 68102

NEIMAN MARCUS  
PO BOX 5235  
CAROL STREAM, IL 60197-5235

Joseph Mulac III & Mary Ellen Mulac

NORDSTROM  
PO BOX 79139  
PHOENIX, AZ 85062-9139

NORDSTROM  
1600 SEVENTH AVE  
SUITE 2600  
SEATTLE, WA 98101

PERKINS COIE  
2901 N CENTRAL AVE  
STE 2000  
PHOENIX, AZ 85012-2788

PUTNAM LEASING  
500 WEST PUTNAM AVE  
GREENWICH, CT 06830

R. DEAN HARRELL  
NEED FULL ADDRESS  
UNION COUNTY, NC

REPUBLIC SERVICES  
PO BOX 78829  
PHOENIX, AZ 85062-8829

RLS CAPITAL  
4455 E CAMELBACK RD  
STE D135  
PHOENIX, AZ 85018

ROBERT J. WADE AND KATHLEEN R. WADE  
THE WADE REVOCABLE TRUST  
5320 E SAGUARO PLACE  
PARADISE VALLEY, AZ 85253

SOUTHWEST GAS  
PO BOX 24531  
OAKLAND, CA 94623-1531

SYNCHRONY BANK/GAP  
PO BOX 965004  
ORLANDO, FL 32896-5004

US BANK  
PO BOX 790408  
ST. LOUIS, MO 63179-0408

US BANK  
PO BOX 108  
ST. LOUIS, MO 63166-0108

VILLAGE HEALTH CLUB & SPAS  
GAINNEY RANCH  
7477 E DOUBLETREE RANCH RD  
SCOTTSDALE, AZ 85258

VILLAGE HEALTH CLUBS & SPAS  
DC RANCH  
18501 N THOMPSON PEAK PKWY  
SCOTTSDALE, AZ 85255

Joseph Mulac III & Mary Ellen Mulac

WELLS FARGO  
PO BOX 14591  
DES MOINES, IA 50306-3591

WELLS FARGO  
MAC B6955-01B  
PO BOX 31557  
BILLINGS, MT 59107

WESTERN SURETY COMPANY  
8100 SANDPIPER CIRCLE  
STE 204  
NOTTINGHAM, MD 21236

United States Bankruptcy Court  
District of Arizona

In re: Joseph Carl Mulac III & Mary Ellen Mulac

Case No.

Chapter 7

Debtor(s)


**Verification of Creditor Matrix**

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 4-22-20

  
/s/ Joseph Carl Mulac III

Signature of Debtor

  
/s/ Mary Ellen Mulac

Signature of Joint Debtor

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

- **You are an individual filing for bankruptcy,**  
and
- **Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as “incurred by an individual  
primarily for a personal, family, or  
household purpose.”

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file  
under one of four different chapters of the  
Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan  
for family farmers or  
fishermen
- Chapter 13— Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

## Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial  
difficulty preventing them from paying their  
debts and who are willing to allow their non-  
exempt property to be used to pay their  
creditors. The primary purpose of filing under  
chapter 7 is to have your debts discharged. The  
bankruptcy discharge relieves you after  
bankruptcy from having to pay many of your  
pre-bankruptcy debts. Exceptions exist for  
particular debts, and liens on property may still  
be enforced after discharge. For example, a  
creditor may have the right to foreclose a home  
mortgage or repossess an automobile.

However, if the court finds that you have  
committed certain kinds of improper conduct  
described in the Bankruptcy Code, the court  
may deny your discharge.

You should know that even if you file  
chapter 7 and you receive a discharge, some  
debts are not discharged under the law.  
Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement  
obligations;



- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# United States Bankruptcy Court

District of Arizona

In re Joseph Carl Mulac III &amp; Mary Ellen Mulac

Case No. \_\_\_\_\_

Debtor

Chapter 7

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ **FLAT FEE**

For legal services, I have agreed to accept ..... \$ 3,900.00  
 Prior to the filing of this statement I have received. .... \$ 0.00  
 Balance Due. .... \$ 3,900.00

☐ **RETAINER**

For legal services, I have agreed to accept a retainer of ..... \$ \_\_\_\_\_  
 The undersigned shall bill against the retainer at an hourly rate of ..... \$ \_\_\_\_\_

[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify) \_\_\_\_\_

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify) \_\_\_\_\_

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the Agreement, together with a list of the names of the people sharing the compensation is attached.

5. In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 U.S.C. 522(f)(2)(A) for avoidance of liens on household goods

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

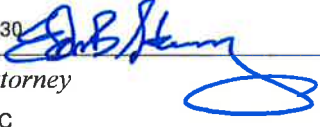
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/22/20  
Date

/s/ Edwin Stanley, 011730

  
Signature of Attorney

Simbro and Stanley PLC

*Name of law firm*  
8767 E Via de Comercio  
Ste 103  
Scottsdale, AZ 85258  
480-222-4055  
bstanley@simbroandstanley.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re Joseph Mulac III & Mary Ellen Mulac

Chapter 7

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**Declaration of Evidence of Employers' Payments Within 60 Days**

- ☐ Attached hereto are copies of all payment advices, pay stubs or other evidence of payment received by the debtor from any employer within 60 days prior to the filing of the petition;
- ☒ Debtor has received no payment advices, pay stubs or other evidence of payment from any employer within 60 days prior to the filing of the petition; or
- ☐ Debtor has received the following payments from employers within 60 days prior to the filing of the petition: \$ \_\_\_\_\_.

Debtor, Joseph Carl Mulac III, declares the foregoing to be true and correct under penalty of perjury.

- ☐ Attached hereto are copies of all payment advices, pay stubs or other evidence of payment received by the debtor from any employer within 60 days prior to the filing of the petition;
- ☒ Debtor has received no payment advices, pay stubs or other evidence of payment from any employer within 60 days prior to the filing of the petition; or
- ☐ Debtor has received the following payments from employers within 60 days prior to the filing of the petition: \$ \_\_\_\_\_.

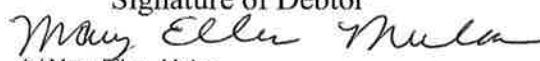
Debtor, Mary Ellen Mulac, declares the foregoing to be true and correct under penalty of perjury.

Dated: 4/22/20

  
/s/ Joseph Carl Mulac III

Signature of Debtor

Dated: 4-22-20

  
/s/ Mary Ellen Mulac

Signature of Debtor

If attaching pay stubs or other payment advices, it is your responsibility to redact (black out) any social security numbers, names of minor children, dates of birth or financial account numbers before attaching them to this document.